

## REMARKS

Claims 1-11 stand rejected. New Claim 43 is added by amendment. Accordingly, claims 1-11 and 43 are at issue. Applicant respectfully requests reconsideration or further examination.

The Abstract stands objected to as too long. A substitute Abstract is filed herewith and is believed to respond to the objection.

Claims 2-11 stand rejected under the second paragraph of 35 U.S.C. §112 due to a lack of antecedent basis for "[t]he transaction service provider" recited in the preamble of each claim. Claim 1 has been amended to recite "transaction service provider," conforming the claim language of the independent and dependent claims. No substantive change in the scope of the claims is intended.

Claims 1-11 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Walker et al., U.S. Patent No. 5,794,207 ("Walker"). Claim 1 recites a processor configured, inter alia, to designate as confidential a first portion of a database client information, to designate as non-confidential a second portion of the database of client information, to provide a plurality of vendors with access to the second portion of the database of client information, and to deny access for the plurality of vendors to the first portion of the database of client information. The conclusion that Walker does not disclose denying access to the plurality of vendors for a portion of a database is appreciated. Furthermore, the second portion of the database of client information (designated non-confidential) is not the same as the CPO database of Walker. Walker describes conditional purchase offers ("CPO's") that specify the subject of goods a buyer wishes to purchase, a description of the goods the buyer wishes to obtain, and any other

conditions that the buyer may require. Walker, col. 8, ll. 46-49. In contrast, the portion of the database designated as non-confidential in the present invention is described as including client profiles, transaction record analyses, and preferences. App., pp. 29-30. Because Walker does not disclose the last two elements of Claim 1, Claim 1 cannot be rendered obvious by Walker. Also, Claims 2-11, which depend from claim 1 directly or indirectly, are also not rendered obvious for the same reason.

Claim 2 further recites, inter alia, that the processor is further configured to analyze information in a database of vendor information, to analyze information in the database of client information, and to provide a suggested transaction to the client based on the information in the database of vendor information and the database of client information. See App., pp. 30-32, 35. There is no disclosure or suggestion in Walker for a processor configured as recited in Claim 2. Instead, Walker et al. teaches posting CPO's that were generated by the buyer (col. 15, ll. 41-44, 49-52) and binding the buyer to the first acceptance that meets the terms of the CPO (col. 19, ll. 13-28). The processor of Walker does not appear to be configured to perform any analysis (other than updating the status of the CPO, e.g., "active," "completed," etc.) or to suggest a proposed transaction. Accordingly, Claim 2 is not rendered obvious by these patents for this additional reason. Claim 3, which depends from Claim 2, is also allowable for this additional reason.

Claim 10 further recites that the processor is further configured to establish communication with an electronic transaction device and transactional information is received from the electronic transaction device. The cited portion of Walker does not disclose a processor configured to receive transactional information from an electronic transaction device. An "electronic transaction device," as used in the specification, means relates to handheld or

pocket-sized devices which may be used to emulate various conventional plastic cards and to conduct electronic transactions. See Application, pp. 1-2 (describing examples of electronic transaction devices). In contrast, the cited portion of Walker appears to be describing conventional back office credit card processing. Accordingly, Claim 10 is not rendered obvious by these patents for this additional reason.

Claim 11 further recites, inter alia, that the processor is configured to reconcile information received from the service institution with information received from the client. This allows the processor to identify discrepancies between transaction records stored on a electronic transaction device with transaction records reported by a service institution. See, e.g., Application at page 38. This is not taught or suggested in the cited portion of Walker. Accordingly, Claim 11 is not rendered obvious by Walker for this additional reason.

New Claim 43 depends from Claim 1 and further recites that the processor is further configured to comprise a client data consolidation expert system. The client data consolidation expert system receives input from a variety of sources, including information comprising client profile information, transaction and records analysis, and privacy specifications. See App., pp. 30-31. Walker does not disclose such a client data consolidation expert system. Accordingly, Claim 43 is believed allowable for this reason in addition to the reasons given with respect to independent Claim 1.

Applicant respectfully submits that the claims are in condition for allowance, and such action is earnestly submitted. If the Examiner find that there are any outstanding issues which may be resolved by a telephone interview, the Examiner is invited to contact the undersigned at the below listed number.

Respectfully submitted,

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